### How to Get a Mississippi Resident Insurance License

# 1. Complete a Pre-licensing Course

For Mississippi Residents to sell insurance as an insurance producer or adjust claims as an independent adjuster, you must pass the state licensing exam. To prepare for the licensing exam, you must take a state approved pre-licensing insurance course. Entirely self-study and partial self-study pre-licensing courses require a course exam. A Sample Insurance Examination Content Outline for Property, Casualty, Personal Lines, Life, Accident and Health is found in the Pre-Licensing & Continuing Education Guidelines: http://www.mid.ms.gov/licensing/prelicenseconteducguidelines.pdf

Line of Authority	Hours
Life	20
Accident and Health	20
Property	20
Casualty	20
Personal lines	20
Independent Adjuster	12
Public Adjuster	12

Insurance Producer shall satisfactorily complete twenty (20) hours of pre-licensing education per line of authority. Independent Adjusters and Public Adjusters shall satisfactorily complete twelve (12) hours of pre-licensing or demonstrate experience. When you satisfy the requirements for your pre-licensing course, you will receive a Certificate of Completion. The Pre-licensing Exam must be monitored by a disinterested third party (someone who is not a family member or have a financial connection to you)

# 2. Pass a Licensing Exam

### **Making Exam Reservations**

To register for an exam, download the Testing Services Inc. registration form at <a href="http://www.testingservices-ms.com/">http://www.testingservices-ms.com/</a>. Send the registration form with your check or money order (payable to Testing Services, Inc.) to Testing Services, Inc. 124 One Madison Plaza, Suite 1400, Madison, MS 39110. Registration for walk-ins is cash only. Phone: 601-607-7736.

### What to Bring

Two forms of current signature identification are required:

- A primary ID (current driver's license, passport, military ID). The Social Security card will also be required if the SSN is not listed on the primary ID.
- A secondary ID (1099, W2, tax return)
- One of the IDs must have a social security number

You are required to provide a copy of your Pre-licensing Certificate of Completion to Testing Services

### **Exam Procedures**

- No talking or any other form of communication among candidates is permitted in the exam area.
- Children, cell phones, calculators, pagers, cameras, programmable electronic devices and recording devices of any kind are NOT allowed.
- No smoking, eating, or drinking will be allowed at the exam site.
- Dictionaries, books, papers, or study and reference materials are NOT permitted.
- You may not exit the building during the exam.
- Copying or communicating exam content is a violation and may result in the disqualification of exam results and lead to legal action and prosecution.

#### **Exam Format**

- Each major line exam is given in a multiple-choice format.
- The exam consists of the general section dealing with basic insurance product knowledge. The state section deals with insurance laws, rules, and regulations, and practices that are unique to Mississippi.
- The passing score required on each exam is 70%. Effective 8-16-2014, the passing score for Life only, Accident & Health only and Life Accident & Health combined is 65%.
- When you complete the exam, access Testing Services Inc. website for exam results.

Mississippi Exam Information		
LINE	EXAM	TOTAL
	TIME	QUESTIONS
Life Producer	2 hours	75
Accident & Health Producer	2 hours	75
Life, Accident & Health Producer	2 hours	125
Property Producer	2 hours	75
Casualty Producer	2 hours	75
Personal Lines Producer	2 hours	75
Industrial Fire	2 hours	50
Property & Casualty Producer	2 hours	100
Independent Adjuster	2 hours	50
Public Adjuster	2 hours	50

# 3. Apply for License

After successfully completing the examination, applicants must complete an online application at <a href="https://www.sircon.com">www.nipr.com</a> or <a href="https://www.nipr.com">www.nipr.com</a> or download a paper application from the Mississippi Insurance Department website at <a href="https://www.mid.ms.gov">www.mid.ms.gov</a>.

**4. Questions**: email licensing@mid.ms.gov or call 601-359-3582